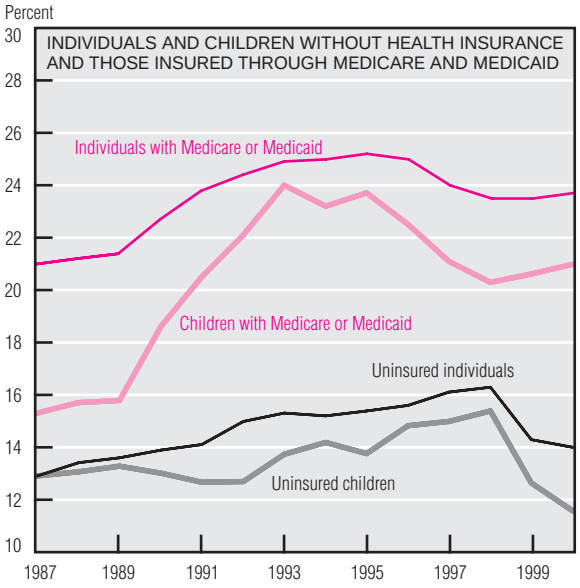
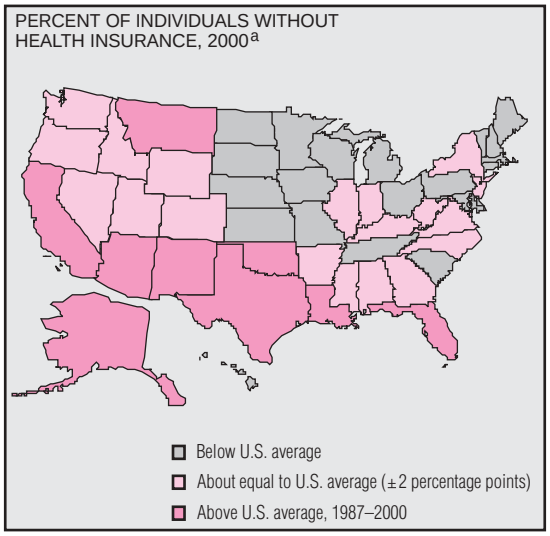
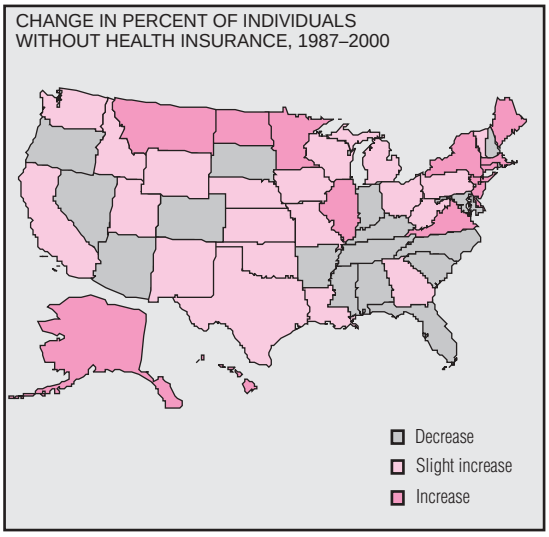
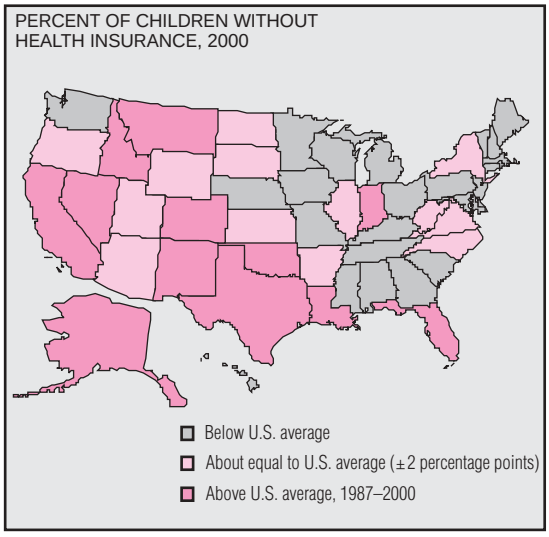
Health Insurance









a. Includes only those who were uninsured at all times during the year.
SOURCE: U.S. Department of Commerce, Bureau of the Census, *Current Population Survey*.

Access to affordable health care is a significant problem facing the U.S. With health care costs rising, access to insurance that defrays the costs to consumers is now more important than ever.

In 1987, both children (those 18 and younger) and the total population were uninsured at the same rate (13%), but they have not followed the same trend since then. Remarkably, the share of the total population that is uninsured dropped to 14.3% in 1999 from a high of 16.3% in 1998. The share of children who are uninsured fell to 11.6% in 2000, the lowest figure since the *Current Population Survey* began tracking the statistic in 1987. The number of people receiving Medicare or Medicaid has increased, but the decrease in the number of uninsured probably results from more than increased public insurance coverage.

In 2000, 14% of the total population lacked health insurance, with lower rates in the midwestern and northeastern states. The higher rates of uninsured people were concentrated in the south-central and southwestern states plus Florida, Montana, and Alaska. The southern states' higher rate of uninsured people results at least partly from immigration into the region and the type of labor done there.

Over the 13-year period, a slightly different picture emerges. Whereas the U.S. average rate of uninsured individuals increased (which means that rates would inevitably rise in some states), the states with significant increases in uninsured rates were mostly in New England and the north-central region.

For children, the highest uninsured rates are mostly in the West; all states

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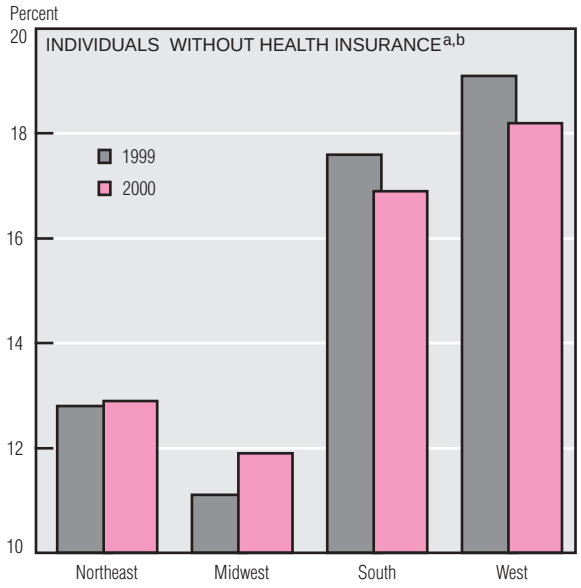
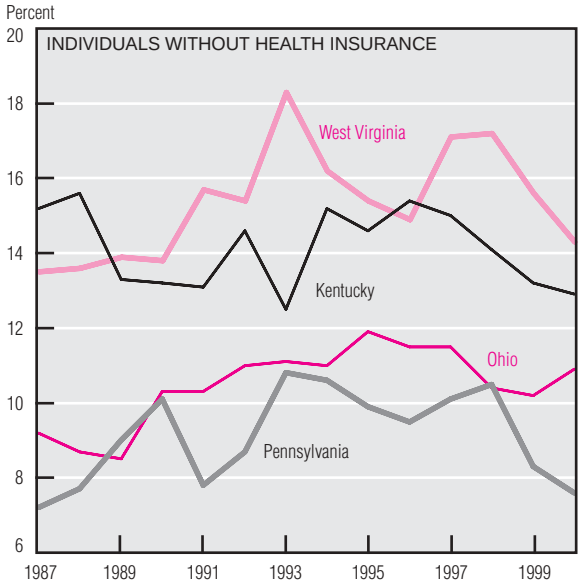
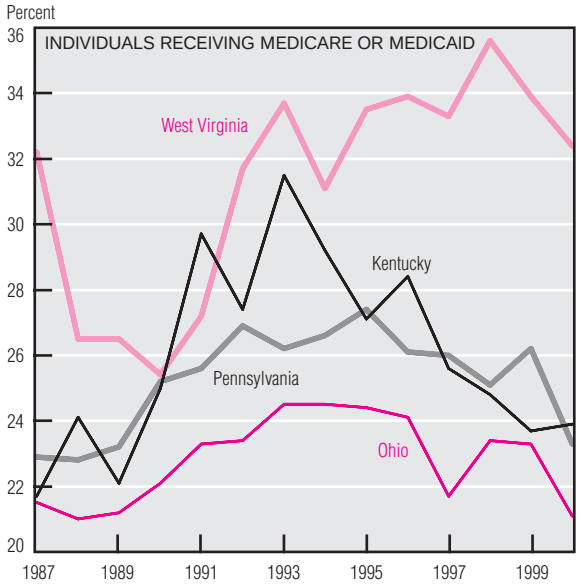
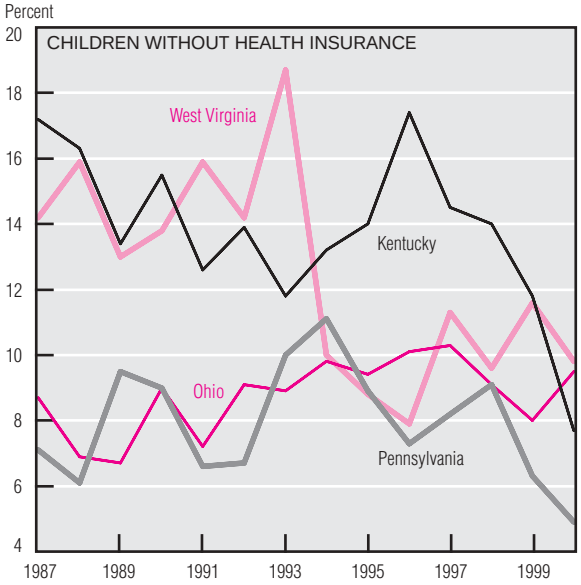
Health Insurance *(cont.)*









a. Standard regions as defined by the Census Bureau.
b. Includes only those who were uninsured at all times during the year.
SOURCE: U.S. Department of Commerce, Bureau of the Census, *Current Population Survey*.

east of the Mississippi, save two, had rates below or consistent with the national rate.

Although the share of uninsured individuals in the Midwest has risen, the region's population is still insured at much higher rates than in the South and West. The presence and strength of labor unions, as well as the type of employment they represent, probably account for their high rates of insured people.

Within the Fourth District, the populations of Ohio and Pennsylvania have historically had lower percentages lacking insurance, although uninsured rates in both states rose between 1987 and 2000. In fact, Pennsylvania has one of the lowest rates of any state in the nation. Rates of uninsured in Kentucky and West Virginia have been volatile over the years, with West Virginia peaking in 1993, when 18.3% of the state's population had no health insurance (by 2000 the figure was around 14%).

Ohio has the lowest rate of federal health care assistance use of any state in the Fourth District. Unlike the nation as a whole, Ohio's rate of uninsured children has increased slightly since 1987. West Virginia and Kentucky, on the other hand, have mirrored the national trend and have made substantial progress in improving children's uninsured rates. In 2000, West Virginia had the same rate as Ohio. Kentucky posted large declines in the rate of uninsured children since 1996, showing a drop of almost 10 percentage points in four years. Pennsylvania still boasted the lowest rate (5%) in 2000.